

# NATIONAL CREDIT AND COMMERCE BANK PLC

## INTEREST RATE (DEPOSIT)

EFFECTIVE DATE: JANUARY 08, 2026

Name of the Products	Tenor	Interest Rate (%)			
		BDT <50Lac	BDT >=50Lac to BDT <01 Cr.	BDT >=01Cr. to BDT <05 Cr.	BDT >=05Cr.
Fixed Deposit	1 Month	5.50%	5.75%	6.00%	6.25%
	3 Months	8.75%	9.00%	9.25%	9.50%
	6 Months	9.00%	9.25%	9.50%	9.75%
	12 Months	9.25%	9.50%	9.75%	10.00%
	24 Months	8.75%	9.00%	9.25%	9.50%
	36 Months	8.75%	9.00%	9.25%	9.50%
NCC Interest First	3 Months	7.75%	8.00%	8.25%	8.50%
	6 Months	8.00%	8.25%	8.50%	8.75%
	12 Months	8.25%	8.50%	8.75%	9.00%
	24 Months	8.25%	8.50%	8.75%	9.00%
NCCB FD	28 Days	4.25%			
	90 Days	8.75%	9.00%	9.25%	9.50%
	100 Days	8.75%	9.00%	9.25%	9.50%
	180 Days	9.00%	9.25%	9.50%	9.75%
	200 Days	9.00%	9.25%	9.50%	9.75%
	385 Days	9.25%	9.50%	9.75%	10.00%
Parama Fixed Deposit (Day)	28 Days	4.75%			
	90 Days	9.25%	9.50%	9.75%	10.00%
	100 Days	9.25%	9.50%	9.75%	10.00%
	180 Days	9.50%	9.75%	10.00%	10.25%
	200 Days	9.50%	9.75%	10.00%	10.25%
	385 Days	9.75%	10.00%	10.25%	10.50%
Parama Fixed Deposit (Month)	1 Month	6.00%	6.25%	6.50%	6.75%
	3 Months	9.25%	9.50%	9.75%	10.00%
	6 Months	9.50%	9.75%	10.00%	10.25%
	12 Months	9.75%	10.00%	10.25%	10.50%
	24 Months	9.25%	9.50%	9.75%	10.00%
	36 Months	9.25%	9.50%	9.75%	10.00%
Duration & Product Name	Amount(min)	Amount(max)	Interest Rate (Individual)		Interest Rate (Non-Individual)
<b>SFDS</b> (SPECIAL FIXED DEPOSIT SCHEME) [Duration-01 , 02, 03 & 05 Years]	Tk. 100,000	Tk. 100,000,000	10.00% (BDT 833.33 per lac before tax for 01 Year, 02 Years, 03 Years & 05 Years)		
<b>Parama SFDS</b> (PARAMA SPECIAL FIXED DEPOSIT SCHEME) [Duration-01 , 02, 03 & 05 Years]	Tk. 50,000	-	10.50% (BDT 875.00 per lac before tax for 01 Year, 02 Years, 03 Years & 05 Years)		
<b>PARAMA NARI SAMOTA</b> (03 Years)	Tk. 1,000	Any Amount	10.25%		
<b>NCCB Youngster Maximus Account</b> (Fixed Deposit for School Banking aged below 18 years)	Tk. 5,000	Tk. 1,000,000			
			<b>Tenor</b>	<b>Effective Rate</b>	
			3 Months	9.25%	
			6 Months	9.50%	
			1 Year	9.75%	
2 Years	9.25%				
3 Years	9.25%				

### SAVINGS BANK DEPOSIT A/C (SB)

Product Name	Amount (min)	Amount (max)	Interest Rate (Individual)	Interest Rate (Non-Individual)
Savings Bank Deposit Account	Below 50k		0.50%	
	Tk. 50k to less than Tk.10 Lac		1.00%	
	Tk. 10 Lac to less than Tk.25 Lac		1.25%	
	Tk. 25 Lac and above		2.00%	
NCCB Youngster Account	N/A	ANY AMOUNT	3.50%	N/A
NCCB Golden Savings Account(For Senior Citizens)	Tk. 1000	ANY AMOUNT	3.00%	N/A
Parama Super Saver Account	For Details Please Visit Parama website: <a href="https://parama.nccbank.com.bd/">https://parama.nccbank.com.bd/</a>			
Parama Power Saver				
NCC Power Saver (Min opening Balance:Tk.1000)	<b>Daily Average Balance:</b>			
	Less than Tk. 25,000		NA	
	Tk.25,000 to Tk.5,00,000		4.00%	
	Tk.5,00,001 to Tk. 20,00,000		5.00%	
	Tk.20,00,001 to Tk. 50,00,000		5.25%	
Above Tk.50,00,000		5.50%		

### CURRENT DEPOSIT A/C (CD)

Product Name	Amount (min)	Amount (max)	Interest Rate (Individual)	Interest Rate (Non-Individual)
Current Deposits	Tk. 1,000	ANY AMOUNT	NO INTEREST	NO INTEREST
Parama Uddokta	For Details Please Visit Parama website: <a href="https://parama.nccbank.com.bd/">https://parama.nccbank.com.bd/</a>			

### SPECIAL NOTICE DEPOSIT A/C (SND)

Product Name & Duration	Amount (min)	Amount (max)	Interest Rate (Individual)	Interest Rate (Non-Individual)
N/A	N/A	ANY AMOUNT	2.00%	

### NCC BANK SPECIAL SAVING SCHEME(SSS)-MONTHLY

InstalmentAmount	Matured Value (2Y)[Before Tax]	Matured Value (3Y) [Before Tax]	Matured Value(5Y) [Before Tax]	Matured Value (8Y)[Before Tax]	Matured Value (10Y)[Before Tax]	Matured Value (12Y)[Before tax]
500	Tk. 13,282	Tk. 20,935	Tk. 38,614	Tk. 72,331	Tk. 1,00,804	Tk. 1,35,255
1000	Tk. 26,565	Tk. 41,871	Tk. 77,229	Tk. 1,44,663	Tk. 2,01,608	Tk. 2,70,511
1500	Tk. 39,846	Tk. 62,805	Tk. 1,15,842	Tk. 2,16,993	Tk. 3,02,412	Tk. 4,05,766
2000	Tk. 53,130	Tk. 83,742	Tk. 1,54,458	Tk. 2,89,326	Tk. 4,03,216	Tk. 5,41,022
2500	Tk. 66,410	Tk. 1,04,675	Tk. 1,93,070	Tk. 3,61,655	Tk. 5,04,020	Tk. 6,76,277
3000	Tk. 79,695	Tk. 1,25,613	Tk. 2,31,687	Tk. 4,33,989	Tk. 6,04,824	Tk. 8,11,533
3500	Tk. 92,974	Tk. 1,46,545	Tk. 2,70,298	Tk. 5,06,317	Tk. 7,05,628	Tk. 9,46,789
4000	Tk. 1,06,260	Tk. 1,67,484	Tk. 3,08,916	Tk. 5,78,652	Tk. 8,06,432	Tk. 10,82,044
4500	Tk. 1,19,538	Tk. 1,88,415	Tk. 3,47,526	Tk. 6,50,979	Tk. 9,07,236	Tk. 12,17,300
5000	Tk. 1,32,825	Tk. 2,09,355	Tk. 3,86,145	Tk. 7,23,315	Tk. 10,08,040	Tk. 13,52,555
10000	Tk. 2,65,650	Tk. 4,18,710	Tk. 7,72,290	Tk. 14,46,630	Tk. 20,16,080	Tk. 27,05,111
15000	Tk. 3,98,475	Tk. 6,28,065	Tk. 11,58,435	Tk. 21,69,945	Tk.30,24,160	Tk. 40,57,667
20000	Tk. 5,31,300	Tk. 8,37,420	Tk. 15,44,580	Tk. 28,93,260	Tk. 40,32,160	Tk. 54,10,223
25000	Tk. 6,64,125	Tk. 10,46,775	Tk. 19,30,725	Tk. 36,16,575	Tk. 50,40,200	Tk. 67,62,779
50000	Tk. 13,28,250	Tk. 20,93,575	Tk. 38,61,475	Tk. 72,33,199	Tk. 10,08,421	Tk. 1,35,25,559

### NCC BANK DEPOSIT PLUS SCHEME(DPS)-MONTHLY

InstalmentAmount	Matured Value (2Y)[Before Tax]	Matured Value (3Y) [Before Tax]	Matured Value(5Y) [Before Tax]	Matured Value (8Y)[Before Tax]	Matured Value (10Y)[Before Tax]	Matured Value (12Y)[Before tax]
1000	Tk. 26,565	Tk. 41,871	Tk. 77,229	Tk. 1,44,663	Tk. 2,01,608	Tk. 2,70,511
2000	Tk. 53,130	Tk. 83,742	Tk. 1,54,458	Tk. 2,89,326	Tk. 4,03,216	Tk. 5,41,022
2025	Tk. 53,794	Tk. 84,789	Tk. 1,56,389	Tk. 2,92,944	Tk. 4,08,257	Tk. 5,47,785
3000	Tk. 79,695	Tk. 1,25,613	Tk. 2,31,687	Tk. 4,33,989	Tk. 6,04,824	Tk. 8,11,533
4000	Tk. 1,06,260	Tk. 1,67,484	Tk. 3,08,916	Tk. 5,78,652	Tk. 8,06,432	Tk. 10,82,044
5000	Tk. 1,32,825	Tk. 2,09,355	Tk. 3,86,145	Tk. 7,23,315	Tk. 10,08,040	Tk. 13,52,555
10000	Tk. 2,65,650	Tk. 4,18,710	Tk. 7,72,290	Tk. 14,46,630	Tk. 20,16,080	Tk. 27,05,111
15000	Tk. 3,98,475	Tk. 6,28,065	Tk. 11,58,435	Tk. 21,69,945	Tk.30,24,160	Tk. 40,57,667
20000	Tk. 5,31,300	Tk. 8,37,420	Tk. 15,44,580	Tk. 28,93,260	Tk. 40,32,160	Tk. 54,10,223
25000	Tk. 6,64,125	Tk. 10,46,775	Tk. 19,30,725	Tk. 36,16,575	Tk. 50,40,200	Tk. 67,62,779
50000	Tk. 13,28,250	Tk. 20,93,575	Tk. 38,61,475	Tk. 72,33,199	Tk. 10,08,421	Tk. 1,35,25,559

**YOUNGSTER MONEY PLANT SCHEME(YMPS)-MONTHLY**

Installment Amount	Matured Value (2Y)[Before Tax]	Matured Value (3Y) [Before Tax]	Matured Value (5Y)[Before Tax]	Matured Value (8Y)[Before Tax]	Matured Value (10Y)[Before Tax]	Matured Value (12Y) [Before tax]
250	Tk. 6,641	Tk. 10, 467	Tk. 19,307	Tk. 36,166	Tk. 50,402	Tk. 67,267
500	Tk. 13,282	Tk. 20,935	Tk. 38,614	Tk. 72,331	Tk. 1,00,804	Tk. 1,35,255
1000	Tk. 26,565	Tk. 41,871	Tk. 77,229	Tk. 1,44,663	Tk. 2,01,608	Tk. 2,70,511
2000	Tk. 53,130	Tk. 83,742	Tk. 1,54,458	Tk. 2,89,326	Tk. 4,03,216	Tk. 5,41,022
3000	Tk. 79,695	Tk. 1,25,613	Tk. 2,31,687	Tk. 4,33,989	Tk. 6,04,824	Tk. 8,11,533
4000	Tk. 1,06,260	Tk. 1,67,484	Tk. 3,08,916	Tk. 5,78,652	Tk. 8,06,432	Tk. 10,82,044
5000	Tk. 1,32,825	Tk. 2,09,355	Tk. 3,86,145	Tk. 7,23,315	Tk. 10,08,040	Tk. 13,52,555
10000	Tk. 2,65,650	Tk. 4,18,710	Tk. 7,72,290	Tk. 14,46,630	Tk. 20,16,080	Tk. 27,05,111
15000	Tk. 3,98,475	Tk. 6,28,065	Tk. 11,58,435	Tk. 21,69,945	Tk.30,24,160	Tk. 40,57,667
20000	Tk. 5,31,300	Tk. 8,37,420	Tk. 15,44,580	Tk. 28,93,260	Tk. 40,32,160	Tk. 54,10,223
25000	Tk. 6,64,125	Tk. 10,46,775	Tk. 19,30,725	Tk. 36,16,575	Tk. 50,40,200	Tk. 67,62,779

**NCC BANK MONEY DOUBLE PROGRAM(FDR NATURED)**

Duration	Amount (min)	Amount (max)
6 years 11 months	Tk. 1,00,000	Tk. 50,00,000

TAX & VAT (if any) is applicable on maturity value.

**NCC PARAMA MONTHLY SAVINGS SCHEME**

Installment Amount	Matured Value (02 Years)[Before Tax]	Matured Value (03 Years)[Before Tax]	Matured Value (05 Y)[Before Tax]	Matured Value (08Y)[Before Tax]	Matured Value (10Y)[Before Tax]
250	6,674	10,545	19,550	36,923	51,759
500	13,348	21,091	39,101	73,847	103,518
1000	26,696	42,182	78,202	147,694	207,036
1500	40,044	63,273	117,303	221,541	310,554
2000	53,392	84,364	156,404	295,388	414,072
2500	66,740	105,455	195,505	369,235	517,590
3000	80,088	126,546	234,606	443,082	621,108
3500	93,436	147,637	273,707	516, 929	724,626
4000	1,06,784	168,728	312,808	590,776	828,144
4500	1,20,132	189,819	351,909	664,623	931,662
5000	1,33,480	210,910	391,010	738,470	1,035,180
10000	2,66,960	421,820	782,020	1,476,940	2,070,360
15000	4,00,440	632,730	1,173,030	2,215,410	3,105,540
20000	5,33,920	843,640	1,564,040	2,953,880	4,140,720
25000	6,67,400	1,054,550	1,955,050	3,692,350	5,175,900
50000	13,34,833	21,09,115	39,10,116	73,84,771	10,351,823

**NCC DOUBLE BENEFIT SCHEME**

Initial Amount(BDT)	Tenure & Monthly Installment Amount(BDT)					Matured Value(BDT) (before tax)	Interest Rate
	2 Years	3 Years	4 Years	5 Years	6 Years		
25,000	731	387	216	114	47	50,000	10%
50,000	1,462	774	432	228	93	100,000	10%
1,00,000	2,924	1,548	863	455	185	200,000	10%
2,00,000	5,847	3,096	1,725	909	369	400,000	10%
5,00,000	14,618	7,736	4,313	2,272	922	1,000,000	10%
10,00,000	29,236	15,472	8,625	4,543	1,844	2,000,000	10%
20,00,000	58,470	30,944	17,249	9,086	3,688	4,000,000	10%

**NCC KOTIPOTI SCHEME**

Tenure	Monthly Instalment Amount(Tk)	Matured Value (one crore taka before tax)	Interest Rate
2 Years	3,76,436	BDT 10,000,000	10.00%
3 Years	2,38,826	BDT 10,000,000	10.00%
4 Years	1,70,333	BDT 10,000,000	10.00%
5 years	1,29,485	BDT 10,000,000	10.00%
10 Years	49,602	BDT 10,000,000	10.00%
15 Years	24,881	BDT 10,000,000	10.00%
20 Years	13,803	BDT 10,000,000	10.00%

**NCC MILLIONAIRE SCHEME**

<b>Tenure</b>	<b>Monthly Instalment Amount(Tk)</b>	<b>Matured Value (one million taka before tax)</b>	<b>Interest Rate</b>
2 Years	37,645	BDT 1,000,000	10.00%
3 Years	23,883	BDT 1,000,000	10.00%
4 Years	17,034	BDT 1,000,000	10.00%
5 years	12,949	BDT 1,000,000	10.00%
10 Years	4,961	BDT 1,000,000	10.00%
15 Years	2,489	BDT 1,000,000	10.00%
20 Years	1,381	BDT 1,000,000	10.00%

The ALCO of NCC Bank PLC has decided to circulate the product rates based on the latest decision taken on December 28, 2025 and it was decided to be effective from January 08, 2026 as per Instruction Circular 03/2026.

*Shown only for customer disclosure*